

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Joseph Zwicharowski,  
Debtor.

CHAPTER 13

BANKRUPTCY CASE NUMBER  
17-11811/MDC

**NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER'S NOTICE OF  
DEBTOR'S REQUEST FOR FORBEARANCE DUE TO THE COVID-19 PANDEMIC**

Now comes Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper (“Creditor”), by and through undersigned counsel, and hereby submits Notice to the Court of the Debtor’s request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor recently contacted Creditor requesting a forbearance period of 6 months and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting January 1, 2020 through June 1, 2020. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period.

Per the request, Debtor will resume Mortgage payments beginning July 1, 2020 and will be required to cure the delinquency created by the forbearance period (hereinafter “forbearance arrears”). Creditor has retained undersigned counsel to seek an agreement with Debtor regarding the cure of the forbearance arrears and submit that agreement to the Court for approval. If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period.

Respectfully submitted,

/s/ Kristen D. Little

Dated: April 6, 2020

BY: \_\_\_\_\_  
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